

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John Erst
Lynn Erst
Debtor(s)

Case No. 16-35524

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2016.
- 2) The plan was confirmed on 04/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/26/2017.
- 5) The case was dismissed on 08/25/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,820.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,341.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$8,341.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$408.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$408.72

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF THE WEST	Secured	28,373.00	28,048.82	28,048.82	4,665.13	100.66
CAVALRY SPV I LLC	Unsecured	225.00	281.26	281.26	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,878.00	1,905.48	1,905.48	0.00	0.00
COMENITY BANK	Unsecured	175.00	129.16	129.16	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,216.00	3,927.54	3,927.54	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	3,800.00	3,927.54	3,927.54	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	348.00	383.28	383.28	0.00	0.00
DISCOVER BANK	Unsecured	17,256.00	17,961.52	17,961.52	0.00	0.00
DISCOVER BANK	Unsecured	6,393.00	6,335.33	6,335.33	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	12,680.00	12,327.19	12,327.19	3,124.68	41.81
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	4,491.00	3,890.80	3,890.80	0.00	0.00
LVNV FUNDING	Unsecured	14,235.00	14,588.62	14,588.62	0.00	0.00
LVNV FUNDING	Unsecured	7,623.00	7,702.02	7,702.02	0.00	0.00
LVNV FUNDING	Unsecured	5,844.00	5,610.21	5,610.21	0.00	0.00
LVNV FUNDING	Unsecured	834.00	1,752.85	1,752.85	0.00	0.00
MERRICK BANK	Unsecured	2,392.00	2,348.75	2,348.75	0.00	0.00
MERRICK BANK	Unsecured	4,021.00	3,371.60	3,371.60	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,721.00	2,020.42	2,020.42	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	300.00	228.69	228.69	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	400.00	506.76	506.76	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,818.00	1,818.30	1,818.30	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,956.00	2,243.77	2,243.77	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	411.00	397.21	397.21	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,021.00	4,780.94	4,780.94	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	424.00	738.34	738.34	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	748.00	1,376.01	1,376.01	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,497.00	2,497.57	2,497.57	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	885.00	1,316.61	1,316.61	0.00	0.00
ALEXIAN BROTHERS MEDICAL CEN	Unsecured	2,200.00	NA	NA	0.00	0.00
ALLIANCE PATHOLOGY	Unsecured	470.00	NA	NA	0.00	0.00
BARCLAYS BANK	Unsecured	4,123.00	NA	NA	0.00	0.00
LENDING CLUB	Unsecured	15,231.00	NA	NA	0.00	0.00
REPUBLIC BANK	Unsecured	1,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$40,376.01	\$7,789.81	\$142.47
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$40,376.01	\$7,789.81	\$142.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$92,040.58	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$408.72</u>
Disbursements to Creditors	<u>\$7,932.28</u>
TOTAL DISBURSEMENTS :	<u>\$8,341.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/25/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.